IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Chaganti, et al.

S.NO. 09/478,796	ART UNIT: 2132
FILED: JANUARY 7, 2000	EXAMINER: JUSTIN T. DARROW
TITLE: ONLINE REPOSITORY FOR PERSONAL INFORMATION	DOCKET NO: PSCO-005

Response to Office Action Dated January 15, 2003

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Assistant Commissioner for Patents
Washington D.C. 20231

MAR 0 6 2003

Technology Center 2100

Sir,

The following amendments and remarks are submitted in response to the Office Action mailed January 15, 2003.   Claims 1-5, 7-11, 14-24, 26-30 and 44-47 are pending in the application.   All the pending claims except claim 46 are rejected.   Applicants acknowledge and thank the examiner for the indication that Claim 46 is allowable.   At this time, Applicants respectfully request reconsideration of the rejection of the remaining claims and therefore present arguments for such reconsideration.

Please amend the application as follows.

IN THE CLAIMS

Please amend claims 1, 5, 15 and 20-22 as follows.

1.   (Four Times Amended)   A method for automatically disbursing a first party's personal information to a receiving party authorized by the first party by transmitting said first party's personal information from a server computer operated by a service provider, said server computer coupled to a database, the method comprising the steps of:

establishing an account for the first party with the server computer;

assigning an identifier to the first party;

entering the first party's personal information, said first party's personal information comprising at least one of a plurality of information objects;

assigning at least one of a plurality of security levels to each information object at any granularity, thereby enabling access to individually selected portions of the [user's] first party's personal information by individual receiving parties;

storing in the database the first party identifier, the information object and the security level assigned to the information object;

receiving a request, said request comprising at least the first party identifier;

in response to the request, selecting a first portion of the first party's personal information objects that could be transmitted to a second party;

retrieving from the database the selected first portion of personal information objects; and

securely transmitting the retrieved first portion of personal information objects to the second party.

5.   (Amended) The method of claim 1, further comprising the step of recording every access of the [user's] first party's personal information to create an audit trail.

15.   (Amended) The method of claim 14, wherein the step of transmitting further comprises the step of:

designating an entity to receive said altered personal information;

optionally designating an effective date for said alteration; and

transmitting the altered personal information to the designated entity.